

This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: August 2011

	Michigan		
	HFA Performance Data Reporting- Borrowe	r Characterist	ics
Unique Ro	rrower Count	QTD	Cumulative
Omque Bo	Number of Unique Borrowers Receiving Assistance	759	1619
	Number of Unique Borrowers Denied Assistance	602	1680
	Number of Unique Borrowers Withdrawn from Program		144
	Number of Unique Borrowers in Process	765	N/A
	Total Number of Unique Borrower Applicants	2199	4208
Borrower I			
	Above \$90,000	2%	2%
	\$70,000- \$89,000	4%	3%
	\$50,000-\$69,000	12%	9%
	Below \$50,000	82%	86%
Borrower I	ncome as Percent of Area Median Income (AMI)	1	
	Above 120%	4%	4%
	110%- 119%	2%	2%
	100%- 109% 90%- 99%	3% 4%	3%
	80%- 89%	5%	3%
	80%- 89% Below 80%	82%	84%
Geographi	c Breakdown (by county)	UZ /0	047
Ceograpiii	Alcona	1	
	Alger	0	- (
	Allegan	10	2
	Alpena	5	10
	Antrum	2	
	Arenac	2	4
	Baraga	0	(
	Barry	3	1
	Bay	16	3
	Benzie	3	15
	Berrien	8	16
	Branch	3	1:
	Calhoun	6	1:
	Cass	4	(
	Charlevoix	4	
	Cheboygan	1	
	Chippewa Clare	2	
	Clinton	4	1:
	Crawford	2	
	Delta	6	2
	Dickinson	2	
	Eaton	13	2:
	Emmet	5	
	Genessee	33	90
	Galdwin	3	1
	Gogebic	1	
	Grand Traverse	12	10
	Gratiot	6	24
	Hillsdale	3	1
	Houghton	1	
	Huron	4	1
	Ingham	33	5
	Ionia	4	1
	losco	0	
	Iron Isabella	9	2
	Jackson	12	3
	Kalamazoo	20	2
	Kalkaska	2	
			9
	Kent	49	

Lake	Michigan			
Lake 1 Lapeer 9 Leelanau 1 Lenawee 11 Livingson 12 Luce 0 Mackinac 1 Macomb 58 Manistee 3 Marquette 4 Mason 2 Mecosta 2 Menominee 0 Midland 5 Missaukee 0 Montcalm 4 Montrorency 0 Muskegon 19 Newaygo 6 Oakland 68 Oceana 1 Ogemaw 1 Ontongan 1 Oscoloa 2 Oscoda 0 Oitego 5 Ottawa 15 Presque Isle 1 Roscommon 3 Saginaw 22 Sanilac 1				
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Monroe 8 Montcalm 4 Montmorency 0 Muskegon 19 Newaygo 6 Oakland 68 Oceana 1 Ogemaw 1 Ontongan 1 Osceloa 2 Oscoda 0 Otsego 5 Ottawa 15 Presque Isle 1 Roscommon 3 Saginaw 22 Sanilac 1				
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Presque Isle 1 Roscommon 3 Saginaw 22 Sanilac 1				
Roscommon 3 Saginaw 22 Sanilac 1	2			
Saginaw 22 Sanilac 1				
Sanilac 1				
	4			
Schoolcraft 1				
Shiawassee 4				
St. Clair 11	2			
St. Joseph 5	•			
Tuscola 11	(
Van Buren 7	•			
Washtenaw 28				
Wayne 128	20			
Wexford 1				

Michigan HFA Performance Data Reporting- Borrower Characteris	
nra renormance Data Reporting- Borrower Characteris	stics
QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)	Cumulative
Borrower	
Race American Indian or Alaskan Native 6	22
American Indian or Alaskan Native 6 Asian 2	23
Black or African American 182	247
Native Hawaiian or other Pacific Islander 1	6
White 526	1172
Information Not Provided by Borrower	42 168
Ethnicity	20
Hispanic or Latino 19 Not Hispanic or Latino 740	36 1583
Information Not Provided by Borrower 0	1303
Sex	
Male 401	938
Female 358	681
Information Not Provided by Borrower 0	0
Co-Borrower	
Race American Indian or Alaskan Native 1	
American Indian or Alaskan Native 1 Asian 0	8
Black or African American 22	34
Native Hawaiian or other Pacific Islander 0	2
White 205	446
Information Not Provided by Borrower 17	69
Ethnicity	
Hispanic or Latino 10	16
Not Hispanic or Latino 230	539
Information Not Provided by Borrower 5	5
Sex Male 68	102
Female 172	453
Information Not Provided by Borrower 5	5
Hardship	
Unemployment 453	1037
Underemployment 88	185
Divorce 9	30
Medical Condition 75	145
Death 11	19
Other 123	203
Current Loan to Value Ratio (LTV)	20/
<pre><100% 100%- 109% 7%</pre>	2% 8%
110%-120% 7%	5%
>120% 79%	85%
Current Combined Loan to Value Ratio (CLTV)	3070
<100%	0% 0%
100%-119%	14% 11%
120%-139%	7% 21%
140%-159%	7% 12%
	72% 56%
Delinquency Status (%)	6.131
Current 25% 30+ 16%	31% 16%
60+ 19%	18%
90+ 40%	35%
Household Size	3370
	389
1 166	000
1 166 2 206	423
2 206	423 295 303 209

Michigan				
HFA Performance Data Reporting- Program Pe	rformanc	e		
Loan Rescue Program				
).TD	0	
Program Intake/Evaluation		QTD	Cum	ulative
Approved				
Number of Applications Approved		391		711
% of Total Number of Applications		40%		35%
Denied	_	7070		3370
Number of Applications Denied	Т	434		1177
% of Total Number of Applications		45%		57%
Withdrawn		1070		0. /
Number of Applications Withdrawn	T	21		35
% of Total Number of Applications		2%		2%
In Process				
Number of Applications In Process		127	N/A	
% of Total Number of Applications		13%		
Total				
Total Number of Applications Received		973		2050
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		0		(
Program Characteristics		0		C
General Characteristics				
Median 1st Lien Housing Payment Before Assistance	Т	836.78		815
Median 1st Lien Housing Payment After Assistance	N/A	000.70	N/A	0.0
Median 2nd Lien Housing Payment Before Assistance	1 477 1	0	,, .	(
Median 2nd Lien Housing Payment After Assistance	N/A		N/A	
Median 1st Lien UPB Before Program Entry		95830.06		91785
Median 1st Lien UPB After Program Entry	N/A		N/A	
Median 2nd Lien UPB Before Program Entry		0		(
Median 2nd Lien UPB After Program Entry	N/A		N/A	
Median Principal Forgiveness ¹	N/A		N/A	
Median Length of Time Borrower Receives Assistance	N/A		N/A	
Median Assistance Amount		3305.09		3329
Assistance Characteristics				
Assistance Provided to Date	151	15092.05	25	74483.5
Total Lender/Servicer Assistance Amount	N/A		N/A	
Borrowers Receiving Lender/Servicer Match (%)	N/A		N/A	
Median Lender/Servicer Assistance per Borrower	N/A		N/A	
Other Characteristics				
Median Length of Time from Initial Request to Assistance Granted		80		53
Current				
Number		20		41
% D. I'. (00.)		5%		6%
Delinquent (30+)	ı	7.1		400
Number		74		132
% Delinquent (60+)		19%		19%
Delinquent (60+)		O.F.		470
Number %		95 24%		179 25%
Delinquent (90+)		24%		25%
Number		202		359
%		52%		50%
1/0		JZ /0		JU /0

Foreclosure Sale Number 2 2 3 3 3 3 3 3 3 3		Michigan		
Sorrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) 396 7-		HFA Performance Data Reporting- Prograi	m Performance	
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) 396 70				
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) 396 70			OTD	Cumulative
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) 396 7-	Program O	utcomes	QID	Cumulative
Completion/Transition or Alternative Outcomes	rogram o			T
Foreclosure Sale			39	6 71
Number	Alternative	Outcomes		
%		Foreclosure Sale		
Cancelled Number		Number		2 1
Number		%	19	6 29
We will be compared to the c		Cancelled		
Deed in Lieu Number		Number		1
Number			0%	6 09
%		Deed in Lieu		
Short Sale Number		Number		
Number			1%	6 09
Loan Modification Program				
Loan Modification Program 0 0 0 0 0 0 0 0 0			0%	6 09
Number	Program Co	•		
%				
Re-employed/ Regain Appropriate Employment Level Number				-
Number			0%	6 09
% 0% 0 Reinstatement/Current/Payoff Number 391 68 % 99% 98 Short Sale Number N/A N/A Number N/A N/A % N/A N/A % N/A N/A Number 0 0 % 0% 0 domeownership Retention² N/A 3° Six Months Number N/A 3° Six Months % N/A 96 Twelve Months Number N/A 10 Twelve Months % N/A 94 Unreachable Number N/A N/A Unreachable % N/A 0				
Reinstatement/Current/Payoff Number 391 68 68 69 68 69 68 69 68 69 68 69 68 69 68 69 68 69 68 69 69				-
Number 391 69 % 99% 98 Short Sale Number N/A N/A % N/A N/A Deed in Lieu Number N/A N/A % N/A N/A % N/A N/A % N/A N/A % N/A N/A Other - Borrower Still Owns Home Number 0 % 0% 0 % 0% 0 domeownership Retention ² Six Months Number N/A 3' Six Months % N/A 96 Twelve Months Number N/A 10 Twelve Months % N/A 94 Unreachable Number N/A 0			0%	6 00
% 99% 98 Short Sale N/A N/A Number N/A N/A Number N/A N/A % N/A N/A Other - Borrower Still Owns Home N/A N/A Number 0 0 % 0% 0 Homeownership Retention ² Six Months Number N/A 3° Six Months W N/A 96 Twelve Months Number N/A 10 Twelve Months % N/A 94 Unreachable Number N/A 0 Unreachable % N/A 0				<u> </u>
Short Sale Number N/A N/A N/A N/A N/A N/A N/A N/A Deed in Lieu Number N/A				
Number N/A N/A N/A N/A N/A N/A N/A Deed in Lieu Number N/A N			99%	6 98°
% N/A N/A Deed in Lieu N/A N/A Number N/A N/A % N/A N/A Other - Borrower Still Owns Home N/A N/A Number 0 0 % 0% 0 domeownership Retention² N/A 3° Six Months Number N/A 96 Twelve Months % N/A 10 Twelve Months % N/A 94 Unreachable Number N/A N/A Unreachable % N/A 0			la	Tarra
Deed in Lieu N/A N				
Number		, ,	N/A	N/A
% N/A N/A Other - Borrower Still Owns Home 0 Number 0 0 % 0% 0 Homeownership Retention² 0 0 Six Months Number N/A 3' Six Months % N/A 96 Twelve Months Number N/A 10 Twelve Months % N/A 94 Unreachable Number N/A 0 Unreachable % N/A 0			INI/A	INI/A
Other - Borrower Still Owns Home Number 0 % 0% 0 Homeownership Retention² 8 0% 0 Six Months Number N/A 3° Six Months % N/A 96 Twelve Months Number N/A 10 Twelve Months % N/A 94 Unreachable Number N/A 0 Unreachable % N/A 0				
Number 0 % 0% 0 Homeownership Retention² N/A 3° Six Months Number N/A 96 Twelve Months Number N/A 10 Twelve Months % N/A 94 Unreachable Number N/A Unreachable %			IN/A	IN/A
% 0% 0 Homeownership Retention² Six Months Number N/A 3° Six Months % N/A 96 Twelve Months Number N/A 10 Twelve Months % N/A 94 Unreachable Number N/A 0 Unreachable % N/A 0				<u> </u>
Six Months Number				
Six Months Number N/A 3° Six Months % N/A 96 Twelve Months Number N/A 10 Twelve Months % N/A 94 Unreachable Number N/A 0 Unreachable % N/A 0			U7	0
Six Months % N/A 96 Twelve Months Number N/A 10 Twelve Months % N/A 94 Unreachable Number N/A 0 Unreachable % N/A 0	iomeowne	•	1	
Twelve Months NumberN/A10Twelve Months %N/A94Unreachable NumberN/AUnreachable %N/A0				
Twelve Months %N/A94Unreachable NumberN/AUnreachable %N/A0				
Unreachable Number N/A Unreachable % N/A 0				
Unreachable % N/A 0				94
			N/A	0

Michigan		
HFA Performance Data Reporting- Program Perfo	rmance	
Principal Curtailment Program	Tillarioo	
Fillicipal Cultailillent Frogram		
	QTD	Cumulative
Program Intake/Evaluation	Q I D	Gamaiativo
Approved		
Number of Applications Approved	14	61
% of Total Number of Applications	8%	19%
Denied	2.13	
Number of Applications Denied	121	228
% of Total Number of Applications	69%	69%
Withdrawn		
Number of Applications Withdrawn	6	6
% of Total Number of Applications	3%	2%
In Process		
Number of Applications In Process		N/A
% of Total Number of Applications	20%	N/A
Total		
Total Number of Applications Received	175	329
Number of Borrowers Participating in Other HFA HHF Programs or		
Program Components	0	0
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	1043.43	876
Median 1st Lien Housing Payment After Assistance	545.81	637
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	0	0
Median 1st Lien UPB Before Program Entry	82125.25	104627
Median 1st Lien UPB After Program Entry	60946.29	90000
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	0	0
Median Principal Forgiveness ¹	10000	20000
Median Length of Time Borrower Receives Assistance		N/A
Median Assistance Amount	10000	10000
Assistance Characteristics		
Assistance Provided to Date	123073.86	549534.52
Total Lender/Servicer Assistance Amount	123073.86	549606.86
Borrowers Receiving Lender/Servicer Match (%)	100%	100%
Median Lender/Servicer Assistance per Borrower	10000	10000
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	115	15
Current		
Number	4	22
%	29%	36%
Delinquent (30+)	1 -1	
Number	2	12
% Dell'est and (00)	14%	20%
Delinquent (60+)		7
Number	3	7
% Polinguant (00)	21%	11%
Delinquent (90+)	-	00
Number %	5 36%	20 33%
70	30%	33%

HFA Performance Data Reporting- Program Performance Principal Curtailment Program QTD Cu Program Outcomes Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) Alternative Outcomes Foreclosure Sale Number 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	umulative 61 1 2%
Program Outcomes Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes) Alternative Outcomes Foreclosure Sale Number 0 0 0% Cancelled Number 0 0 0% Deed in Lieu Number 0	61
Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1
Completion/Transition or Alternative Outcomes 14	1
Foreclosure Sale Number 0 0 0 0 0 0 0 0 0	1
Foreclosure Sale Number 0	1 2%
Number 0 % 0% Cancelled 0 Number 0 % 0% Deed in Lieu 0 Number 0	1 2%
% 0% Cancelled 0 Number 0 % 0% Deed in Lieu 0 Number 0	2%
Cancelled Number 0 % 0% Deed in Lieu Number 0	2%
Number 0 % 0% Deed in Lieu Number	
% 0% Deed in Lieu Number 0	
Deed in Lieu Number 0	0
Number 0	0%
 % 0%	0
	0%
Short Sale	
Number 0	0
% 0%	0%
Program Completion/ Transition	
Loan Modification Program	
Number 0	0
% 0%	0%
Re-employed/ Regain Appropriate Employment Level	
Number N/A N/A	
% N/A N/A	Ĺ
Reinstatement/Current/Payoff	
Number 0	0
% 0%	0%
Short Sale	
Number N/A N/A	
% N/A N/A	ı
Deed in Lieu	
Number N/A N/A	
% N/A N/A	
Other - Borrower Still Owns Home	
Number 14	60
% 100%	98%
Homeownership Retention ²	
Six Months Number N/A	47
Six Months % N/A	98%
Twelve Months Number N/A	20
Twelve Months % N/A	95%
Unreachable Number N/A	0
Unreachable % N/A	0%
Includes second mortgage settlement	
2. Borrower still owns home	

Michigan		
HFA Performance Data Reporting- Program Perfo	rmance	
Unemployment Mortgage Subsidy Program		
Onemployment mortgage oubsidy i rogram		
	QTD	Cumulative
Program Intake/Evaluation	QID	Cumulative
Approved		
Number of Applications Approved	354	847
% of Total Number of Applications	34%	46%
Denied	0470	4070
Number of Applications Denied	47	275
% of Total Number of Applications	4%	15%
Withdrawn	470	1370
Number of Applications Withdrawn	46	103
% of Total Number of Applications	4%	6%
In Process	4 /0	0 /0
Number of Applications In Process	604	N/A
% of Total Number of Applications	58%	
Total	1 30%	14/71
	1051	1829
Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or	1051	1029
Program Components	_	0
	0	0
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	855.15	
Median 1st Lien Housing Payment After Assistance	447.36	460
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	92651.84	
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	0	0
Median Length of Time Borrower Receives Assistance	N/A	4
Median Assistance Amount	1263	2589.56
Assistance Characteristics		
Assistance Provided to Date	1125393.66	2553995.86
Total Lender/Servicer Assistance Amount	N/A	N/A
Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	89	38
Current	1 09	
Number	161	438
%	45%	52%
Delinquent (30+)	4570	J2 /0
Number	46	112
%	13%	
Delinquent (60+)	13%	13%
Number	100	100
	49	106
% Delinquent (00+)	14%	12%
Delinquent (90+)		404
Number	98	_
% December 0.15	28%	23%
Program Outcomes		

Michigan		
HFA Performance Data Reporting- Program P	erformance	
Unemployment Mortgage Subsidy Prog		
		T
	QTD	Cumulative
Borrowers No Longer in the HHF Program (Program		
Completion/Transition or Alternative Outcomes)	13	237
Alternative Outcomes		
Foreclosure Sale		<u>. T</u>
Number		0 4
%	0,	% 2%
Cancelled		-al 40
Number		9 49
%	229	% 21%
Deed in Lieu		
Number		0 0
% Short Sale	0,	% 0%
Number %	00	0 0 % 0%
Program Completion/ Transition	0	76 0 76
Loan Modification Program		
Number	0,	0 0
% Do ampleyed/ Pagain Appropriate Employment Level		% 0%
Re-employed/ Regain Appropriate Employment Level Number		8 129
%	379	
Reinstatement/Current/Payoff	31	/0 34 /0
Number	T	1 2
%	19	<u> </u>
Short Sale		70 1 70
Number	N/A	N/A
%	N/A	N/A
Deed in Lieu	14// (14// (
Number	N/A	N/A
%	N/A	N/A
Other - Borrower Still Owns Home	,,, .	,, .
Number	5	52 53
%	400	
Homeownership Retention ²	•	
Six Months Number	N/A	436
Six Months %	N/A	99%
Twelve Months Number	N/A	81
Twelve Months %	N/A	100%
Unreachable Number	N/A	0
Unreachable %	N/A	0%
Includes second mortgage settlement		370
2. Borrower still owns home		

	Dat	a Dictionary
		Reporting- Borrower Characteristics
	The Following Data Points Are T	o Be Reported In Aggregate For All Programs:
Unique Borrov	ver Count	Telebrane has a familiar and a second a second and a second a second and a second a second and a second and a second and a
	Number of Unique Borrowers Receiving Assistance	Total number of <i>unique</i> borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of <i>unique</i> borrowers <i>not</i> receiving assistance under any of the programs and not withdrawn
	Trumber of onique borrowers befined Assistance	Total number of <i>unique</i> borrowers who <i>do not</i> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the
	Number of Unique Borrowers Withdrawn from Program	HFA Totoal number of <i>unique</i> borrowers who have not been decisioned for any program and are
	Number of Unique Borrowers in Process	pending review. This should be reported in the QTD column only. Total number of <i>unique</i> borrowers. This should be the total of the four above fields (using the
	Total Number of Unique Applicants	QTD column for in process borrowers).
Borrower Inco	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Inco	me as Percent of Area Median Income (AMI)	At the time of assistance, borrower's armaar income (\$\psi\$) rounded to the nearest thousand.
DOTTOWCI IIIOO	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Br	reakdown (by County)	
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgag	ge Disclosure Act (HMDA)	Dawaway
	Page	Borrower
	Race All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	printerials for the aggregate number of bottowers assisted.
	All Categories Sex	All totals for the aggregate number of borrowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
		Co-Borrower Co-Borrower
	Race All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	All totals for the aggregate number of borrowers assisted.
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship	TAIL Cotomorine	IAll totals for the aggregate number of howevers aggisted
Current Loan t	All Categories o Value Ratio (LTV)	All totals for the aggregate number of borrowers assisted.
		Market loan to value ratio calculated using the unpaid principal balance at the time of assistance
	All Categories	divided by the most current valuation at the time of assistance.
Current Combi	ined Loan to Value Ratio (CLTV)	
	All Catagorica	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency S	All Categories	assistance.
Demiquency C	All Categories	Delinquency status at the time of assistance.
Household Siz		
	All Categories	Household size at the time of assistance.
	HFA Performance Data	Reporting- Program Performance
		To Be Reported In Aggregate For All Programs
Program Intak		
	Approved	The total number of applications approved for assistance for the appoint and approximate
	Number of Applications Approved	The total number of applications approved for assistance for the specific program Total number of applications approved for assistance for the specific program divided by the total
	% of Total Number of Applications	number of applications received for the specific program.
	Denied	
	Number of Applications Depied	The total number of applications denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
	Number of Applications Denied	Total number of applications denied for assistance for the specific program divided by the total
	% of Total Number of Applications Withdrawn	number of applications received for the specific program. The total number of applications withdrawn from the specific program. A withdrawl is defined as
		borrower who was approved but never received funding, or a borrower who drops out of the
	Number of Applications Withdrawn	process despite attempts by the HFA to complete application.
		Total number of applications for assistance withdrawn for the specific program divided by the total
	% of Total Number of Applications	number of applications received for the specific program.
	In Process	The total number of applications for the specific program that have not been decisioned and are
	Number of Applications In Process	pending review. This should be reported in the QTD column only. Total number of applications for the specific program that have not been decisioned and are
	% of Total Number of Applications Total	pending review divided by the total number of applications received for the specific program.
		Total number of applicantions received for the specific program (approved, denied, withdrawn an
	Total Number of Applications Received Number of Borrowers Participating in Other HFA HHF Programs or	QTD in process). Number of households participating in other HFA sponsored HHF programs or other HHF
	Program Components	program components.

Program Chara	acteristics	
General Charac		
		Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien
	Median 1st Lien Housing Payment Before Assistance	before receiving assistance. Median first lien housing payment <i>paid by homeowner</i> for after receiving assistance. In other
	Median 1st Lien Housing Payment After Assistance	words, the median contractual first lien payment less HFA contribution. Median second lien housing payment <i>paid by homeowner</i> for all approved applicants prior to
	Median 2nd Lien Housing Payment Before Assistance	receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance. Median second lien housing payment <i>paid by homeowner</i> for after receiving assistance. In
	Median 2nd Lien Housing Payment After Assistance	other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance. Median second lien principal balance of all applicants approved for assistance prior to receiving
	Median 2nd Lien UPB Before Program Entry	assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the
	Median Length of Time Borrower Receives Assistance Median Assistance Amount	cumulative column. Median amount of assistance (\$).
Assistance Cha		(*/·
	Assistance Provided	assistance).
	Total Lender/Servicer Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
	Borrowers Receiving Lender/Servicer Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
Oth Oh	Median Lender/Servicer Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)
Other Characte	eristics	Median length of time from initial contact with borrower (general eligibility determination) to
	Median Length of Time from Initial Request to Assistance Granted Current	granted assistance. Please report in days (round up to closest integer).
	Number	Number of households current at the time assistance is received.
	% Delinquent (30+)	Percent of current households divided by the total number of approved applicants.
	Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
	Delinquent (60+) Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	number of approved applicants.
	Delinquent (90+) Number	Number of households 90+ Days delinquent at the time assistance is received.
	%	Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outco		p. S. Son. C. So. Says dointquott households divided by the total number of approved applicants.
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Out		
	Foreclosure Sale	Number of households transitioned out of the LILE
	Number %	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program. Percent of transitioned households that resulted in foreclosure.
	Cancelled	p Grown of a an interior in describing that resulted in toleclosure.
		Number of borrowers who were <i>approved and funded</i> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	Number %	Percent of transitioned households that were cancelled from the program.
	Deed in Lieu	
	Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	% Short Sale	Percent of transitioned households that resulted in deed in lieu.
	Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in short sale.

Loan Modification Program	
	Number of households that transitioned into a loan modification program (such as the Making
Number	Home Affordable Program)
%	Percent of transitioned households entering a loan modification program.
Re-employed/ Regain Appropriate Employmen	
	Number of households transitioned out of the program due to regaining employment and/or
Number	appropriate levels of employment.
	Percent of transitioned households that resulted in re-employment or regained employment
%	levels.
Reinstatement/Current/Payoff	
	Number of households transitioned out of the program due to reinstating/bringing loan current or
Number	paying off their mortgage loan.
%	Percent of transitioned households that resulted in reinstatement/current or payoff.
Short Sale	
	Number of households transitioned out of the HHF program into a short sale as the desired
Number	outcome of the program.
%	Percent of transitioned households that resulted in short sale.
Deed in Lieu	
	Number of households transitioned out of the HHF program into a deed in lieu as the desired
Number	outcome of the program.
%	Percent of transitioned households that resulted in a deed in lieu
Other - Borrower Still Owns Home	
	Number of households transitioned out of the HHF program not falling into one of the transition
Number	categories above, but still maintaining ownership of the home.
%	Percent of transitioned households in this category
ship Retention ¹	
	Number of households assisted by the program in which the borrower retains ownership 6
Six Months	months post receipt of initial assistance.
on menale	Percent of households assisted by the program in which the borrower retains ownership 6 mont
	post receipt of initial assistance divided by the total number of households assisted by the
%	program 6 months prior to reporting period.
·	Number of households assisted by the program in which borrower retains ownership 12 months
Twelve Months	post receipt of initial assistance.
1 WEIVE MOINIS	Percent of households assisted by the program in which the borrower retains ownership 12
	months post receipt of initial assistance divided by the total number of households assisted by the
%	program 12 months prior to reporting period.
**	, , , , , ,
Unreachable	Number of homes assisted by the program that are unable to be verified by any means. Percent of homes assisted by the Program that are unable to be verified by any means.
0/	